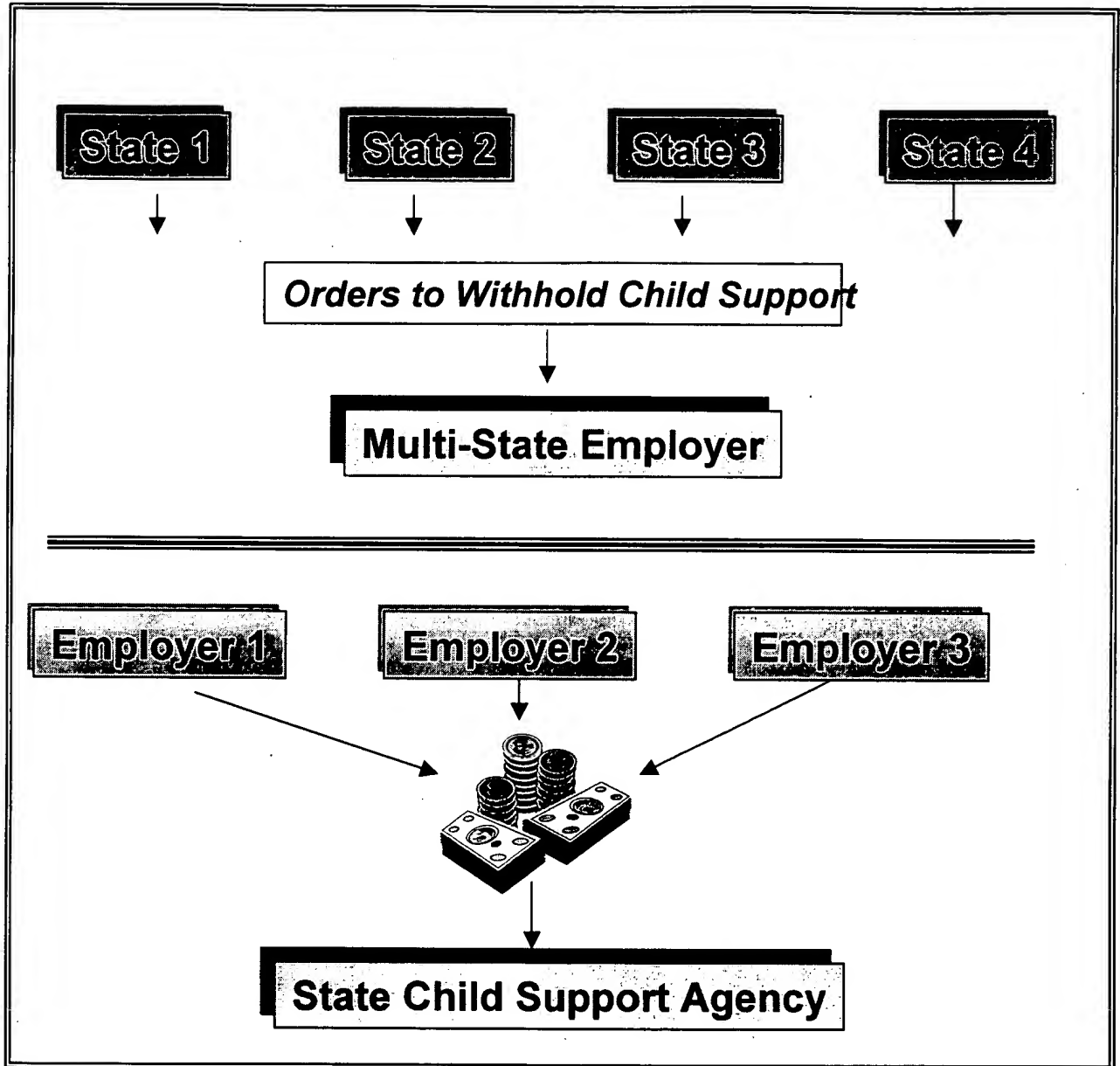


Exhibit 1

The Problem Defined



States send multiple wage withholding orders (garnishments) to employers that require the employer to adapt to the particular state(s).

The employer wants to remit child support payments in one form to all states.

The result of the "do it my way" approach has been a paper-based process.